

Certificate of Notice Page 1 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA4/16/24 8:39 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

TRACEY M. SCHINDLER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24082

Chapter 13

Related to Docket No. 84

ORDER OF COURT

AND NOW, this ____ 16th Day of April, 2024 ___, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


Gregory M. Taddonio, Chief Judge
United States Bankruptcy Court**ENTERED BY DEFAULT**

In re:
Tracey M. Schindler
Debtor

Case No. 18-24082-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 16, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Tracey M. Schindler, 1507 Annette Avenue, South Park, PA 15129-9736
14936386	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14933295	+ KeyBank, 6950 S Transit Rd, Lockport, NY 14094-6333
14933299	+ Mon Valley Clinical, PO Box 645419, Pittsburgh, PA 15264-5252
14933300	+ Mon Valley Hospital, P. O. Box 643216, Pittsburgh, PA 15264-3216

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Apr 16 2024 23:52:00	Foundation Finance Company, c/o Weinstein & Riley, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14933269	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2024 00:13:29	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14933268	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2024 00:13:32	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
14933270	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 16 2024 23:50:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14933272	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 16 2024 23:50:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14961487	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 16 2024 23:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14933274	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 23:59:23	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14933275	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 17 2024 00:13:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14958484	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 23:59:06	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14963138	Email/PDF: bncnotices@becket-lee.com	Apr 17 2024 00:00:40	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14970250	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:06	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14933280	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:27	Citibank/Sears, Po Box 6282, Sioux Falls, SD 57117-6282
14933281	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2024 00:13:43	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 16, 2024

Form ID: pdf900

Total Noticed: 49

14933282	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:59:01	Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
14933283	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 23:58:58	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14933284	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2024 23:51:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14933285	Email/Text: mrdiscen@discover.com	Apr 16 2024 23:50:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14936466	Email/Text: mrdiscen@discover.com	Apr 16 2024 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14933288	+ Email/Text: mrdiscen@discover.com	Apr 16 2024 23:50:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14933292	Email/Text: administrative@foundationfinance.com	Apr 16 2024 23:52:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
14933291	+ Email/Text: administrative@foundationfinance.com	Apr 16 2024 23:52:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
14933294	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 16 2024 23:51:00	Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
14967476	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 16 2024 23:51:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14933293	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 16 2024 23:51:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14933278	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 17 2024 00:00:22	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14933276	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 16 2024 23:59:06	Chase Card Services, Po Box 15298, Wilmington, DE 19850
14933296	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 16 2024 23:52:00	KeyBank, 4910 Tiedeman Road, Oh-01-51-0622, Brooklyn, OH 44144-2338
14933297	+ Email/Text: PBNCNotifications@peritusservices.com	Apr 16 2024 23:50:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14933298	+ Email/Text: PBNCNotifications@peritusservices.com	Apr 16 2024 23:50:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14968333	Email/PDF: resurgentbknofications@resurgent.com	Apr 17 2024 00:00:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15474699	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2024 23:51:00	Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage, LLC, d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
14970054	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101
14933301	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009
14933303	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14969653	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 23:59:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14933912	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 23:58:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14966217	Email/Text: bnc-quantum@quantum3group.com	Apr 16 2024 23:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 16, 2024

Form ID: pdf900

Total Noticed: 49

14933305	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 16 2024 23:58:52	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14933306	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 17 2024 00:13:43	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14933307	^ MEBN	Apr 16 2024 23:37:58	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14933308	+ Email/Text: BankruptcyNotice@upmc.edu	Apr 16 2024 23:52:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14933310	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 16 2024 23:50:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14933309	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 16 2024 23:50:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
14966269	Email/PDF: ebn_ais@aisinfo.com	Apr 17 2024 00:00:14	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14933271	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14933273	*+	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14933286	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Po Box 15316, Wilmington, DE 19850
14933287	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Po Box 15316, Wilmington, DE 19850
14933289	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14933290	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14933279	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14933277	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
14933302	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009
14933304	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101

TOTAL: 3 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Apr 16, 2024

Form ID: pdf900

Total Noticed: 49

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC amps@manleydeas.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation brian+ecf@briannicholas.com
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Christopher M. Frye	on behalf of Debtor Tracey M. Schindler chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC amps@manleydeas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 13